

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM J. CRYTZER, JR.
RAMONA C. CRYTZER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:15-20263

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/27/2015 and confirmed on 3/5/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,040.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		107,040.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,965.00	
Trustee Fee	4,418.91	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,383.91

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 7285	0.00	39,291.76	0.00	39,291.76
	LAKEVIEW LOAN SERVICING LLC Acct: 7285	9.94	9.94	0.00	9.94
	ALLY BANK(*) Acct: 5810	0.00	0.00	0.00	0.00
	RBS CITIZENS NA(*) Acct: 2076	1,680.58	1,680.58	261.02	1,941.60
	CREDIT ACCEPTANCE CORP* Acct: 5720	10,531.03	10,531.03	4,030.13	14,561.16
					55,804.46

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM J. CRYTZER, JR. Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	2,965.00	2,965.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-20	2,000.00	2,000.00	0.00	0.00
	LAKEVIEW LOAN SERVICING LLC Acct: 7285	250.00	250.00	0.00	250.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXBANK	424.04	424.04	0.00	424.04
					674.04

Unsecured					
	BANK OF AMERICA NA**++ Acct: 3701	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 2084	996.41	980.49	0.00	980.49
	JPMORGAN CHASE BANK NA Acct: 4785	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	748.82	736.85	0.00	736.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5706				
	DISCOVER BANK(*)	3,141.09	3,090.91	0.00	3,090.91
	Acct: 1405				
	DISCOVER BANK(*)	925.03	910.25	0.00	910.25
	Acct: 3120				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 3120				
	DISCOVER PERSONAL LOANS**	16,107.90	15,850.55	0.00	15,850.55
	Acct: 0019				
	FIRST NIAGARA BANK++	938.74	499.71	0.00	499.71
	Acct: 2664				
	FIRST NIAGARA BANK++	0.00	0.00	0.00	0.00
	Acct: 4024				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,044.72	1,028.03	0.00	1,028.03
	Acct: 1230				
	CAVALRY SPV I LLC - ASSIGNEE**	437.62	430.63	0.00	430.63
	Acct: 9809				
	PRA/PORTFOLIO RECOVERY ASSOC	1,032.46	1,015.96	0.00	1,015.96
	Acct: 9782				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,866.30	1,836.49	0.00	1,836.49
	Acct: 9599				
	PRA/PORTFOLIO RECOVERY ASSOC	1,427.50	1,404.69	0.00	1,404.69
	Acct: 0742				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,194.79	1,175.70	0.00	1,175.70
	Acct: 8508				
	PRA/PORTFOLIO RECOVERY ASSOC	1,132.87	1,114.77	0.00	1,114.77
	Acct: 9968				
	PRA/PORTFOLIO RECOVERY ASSOC	3,728.62	3,669.04	0.00	3,669.04
	Acct: 4745				
	WEST PENN POWER*	0.00	0.00	0.00	0.00
	Acct: 6501				
	PNC BANK NA	500.00	492.02	0.00	492.02
	Acct: 0936				
	PNC BANK NA	1,107.08	1,089.39	0.00	1,089.39
	Acct: 4333				
	ALLY BANK(*)	5,716.69	5,625.35	0.00	5,625.35
	Acct: 5810				
	QUANTUM3 GROUP LLC AGNT - COMENI	152.31	149.88	0.00	149.88
	Acct: 0848				
	PRA RECEIVABLES MANAGEMENT LLC -	78.13	76.88	0.00	76.88
	Acct: 2870				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					41,177.59

TOTAL PAID TO CREDITORS

97,656.09

TOTAL	
CLAIMED	674.04
PRIORITY	12,221.55
SECURED	42,277.08

Date: 05/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM J. CRYTZER, JR.
RAMONA C. CRYTZER
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:15-20263

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William J. Crytzer, Jr.
 Ramona C. Crytzer
 Debtors

Case No. 15-20263-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 35

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db/jdb +William J. Crytzer, Jr., Ramona C. Crytzer, 1432 Connellsville Road,
 Lemont Furnace, PA 15456-1000
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, PA 15222-5413
 13986799 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
 13986811 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)
 13986800 +Cabella's Visa, P.O. Box 82519, Lincoln, NE 68501-2519
 14027987 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 14043426 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 13986807 First Niagara Bank, PO Box 856177, Louisville, KY 40285-6177
 13986808 First Niagara Bank, N.A., PO Box 70219, Philadelphia, PA 19176-0219
 13986810 GM Capital One, PO Box 71107, Charlotte, NC 28272-1107
 13990045 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13986815 Sears Credit Card, PO Box 183081, Columbus, OH 43218-3081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 04:52:58
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 13986798 E-mail/Text: ally@ebn.phinsolutions.com May 29 2020 04:54:19 Ally Financial,
 P O Box 130424, Roseville, MN 55113-0004
 13986813 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 29 2020 04:54:22 RBS Citizens,
 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
 14083703 +E-mail/Text: ebnnotifications@creditacceptance.com May 29 2020 04:54:24 Credit Acceptance,
 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13986802 E-mail/PDF: gecsed@recoverycorp.com May 29 2020 04:52:06 Dick's/Synchrony Bank,
 PO Box 960012, Orlando, FL 32896-0012
 13986804 E-mail/Text: mrdiscen@discover.com May 29 2020 04:54:26 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 13986803 E-mail/Text: mrdiscen@discover.com May 29 2020 04:54:26 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 13991806 E-mail/Text: mrdiscen@discover.com May 29 2020 04:54:26 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13986806 E-mail/Text: dplbk@discover.com May 29 2020 04:55:34 Discover Personal Loans,
 P.O. Box 6105, Carol Stream, IL 60197-6105
 13991106 +E-mail/Text: dplbk@discover.com May 29 2020 04:55:34 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954
 13998718 E-mail/Text: fnb.bk@fnfg.com May 29 2020 04:55:31 First Niagara Bank, N.A.,
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
 13986809 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 29 2020 04:54:42
 Gander Mountain Mastercard/Comenity, PO Box 659569, San Antonio, TX 78265-9569
 13986801 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 29 2020 04:52:45 Chase Freedom,
 PO Box 15123, Wilmington, DE 19850-5123
 14000187 E-mail/Text: camanagement@mtb.com May 29 2020 04:54:41 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 13986812 E-mail/Text: camanagement@mtb.com May 29 2020 04:54:41 M&T Bank,
 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203
 14178849 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 04:51:52
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 14053495 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 04:52:50
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14008962 E-mail/Text: bnc-quantum@quantum3group.com May 29 2020 04:54:49
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14669788 E-mail/Text: bnc-quantum@quantum3group.com May 29 2020 04:54:49
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14051067 E-mail/PDF: gecsed@recoverycorp.com May 29 2020 04:51:42 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13986818 E-mail/PDF: gecsed@recoverycorp.com May 29 2020 04:52:06 Toys R Us/SYNCRB, PO Box 530939,
 Atlanta, GA 30353-0939
 14055144 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 29 2020 04:52:16
 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 13986819 E-mail/Text: support@jross.com May 29 2020 04:54:41 West Penn Power,
 c/o LJ Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: May 28, 2020

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13986814* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Sears, PO Box 183082, Columbus, OH 43218-3082)
13986816* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368-9155)
13986817* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368-9155)
13986805* Discover, PO Box 71084, Charlotte, NC 28272-1084
14745849* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
14669789* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
Christopher M. Frye on behalf of Debtor William J. Crytzer, Jr. chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Joint Debtor Ramona C. Crytzer chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9